

IN THE SPECIFICATION

On page 1, delete the first paragraph and replace it with the following paragraph:

insert  
a1

--This application is a continuation of U.S. Serial No. 09/784,851, filed 15 February 2001, which is a continuation of PCT International Application No. PCT/US00/04250, filed 18 February 2000, designating the United States of America, which claims priority of Australian Application No. AU 17394/99 (PP9281), filed 18 February 1999, the contents of which are hereby incorporated by reference into the present application.--

IN THE CLAIMS

Please cancel claims 1-29, without prejudice or disclaimer, and add new claims 30-50 as follows:

22/1/01 B1

--30. (New) A computer system for allowing a user to complete a secure transaction over a network, comprising:

a data card which contains information specific to the user, including authentication information and personal information;

a data card reader adapted to access at least part of the information contained on the data card when the data card is in communication therewith;

a data processor in communication with the data card reader and adapted to be connected to the network; and

an application program resident on the data processor, the